



Backpacker Travel Insurance Policy

This policy is for residents of the United Kingdom only and for travel from the United Kingdom only

Important

Please read the whole of this policy before you travel and make sure you understand exactly what is and is not covered.

It is important because it contains information on how we will deal with your claim.

If you have any questions please contact 1cover Limited on 0845 111 0687 immediately.

How your policy works - Your travel insurance policy reference MON/1COVERBACK ST2005 is a contract between you and us. It is underwritten by ELVIA Travel Insurance International N.V. (Netherlands) and is administered on their behalf in the United Kingdom by Mondial Assistance (UK) Limited. We will pay for any claim you make which is covered by this policy and happens during the period of cover. Your policy does not cover all possible events and expenses.

Telling us about relevant facts - Before you travel you must tell us about anything which may affect your cover. If you are not sure whether something is relevant, you must tell us anyway. You should keep a record of any extra information you give us. If you do not tell us about something which may be relevant, your cover may be refused and we may not cover any related claims.

Policy excess - Under most sections of your policy, you will have to pay an excess. This means that you will be responsible for paying the first part of the claim for each incident. The amount you have to pay is the excess.

Cancellation rights - If your policy does not meet your requirements, please notify us within 14 days of receiving your policy and insurance receipt and return all your documents for a refund of your premium. You can contact 1cover Limited at: PO Box 4973, London W1A 1ZF Telephone: 0845 111 0687 email: info@1cover.co.uk.

If during this 14 day period you have travelled, made a claim or intend to make a claim, then we are entitled to recover all costs that you have used for those services. Please note that your cancellation rights are no longer valid after this initial 14 day period.

Period of insurance - The cover for cancellation described in section 1 starts from the date your policy or travel tickets for your journey were booked (whichever is later) and ends at the beginning of your journey. The cover for all other sections starts at the beginning of your journey and finishes at the end of your journey (but, it will not be longer than the period for which the premium has been paid).

Documents needed to claim - You may need to get some information about your claim while you are away. Please read the conditions and the individual sections of your policy for more information.

Governing law - The policy is governed by the law of England and Wales, unless we agree otherwise with you.

Medical warranty

- 1 You are not covered for directly or indirectly related claims under this policy if you or any person upon whose health the journey may depend have a medical condition that has been diagnosed, existed or treated in the 12 months before you bought the policy or you have ever been treated for a heart-related condition, breathing problem, malignant disease, psychological condition or terminal condition.
 - 2 You are not covered for directly or indirectly related claims under this policy if you are:
 - a having a condition investigated or waiting for test results;
 - b travelling against the advice of your doctor;
 - c travelling specifically for, or you will need medical treatment while you are away; or
 - d waiting for medical treatment as a hospital patient.
- If, after you have read the Medical Warranty, you find that the policy does not meet your needs, you may take advantage of the 14-day cooling-off period.
 - This is not a private medical insurance policy and only gives cover in the event of accident or illness if you need emergency medical treatment.
 - **Reciprocal health arrangements**
If you are a resident of the United Kingdom and travelling to a European Union country which is listed on the back of the E111 form which you should get from your local post office, you will be entitled to treatment from the equivalent of the National Health Service in the country you are visiting.
If you make use of these arrangements or any other worldwide reciprocal health arrangement and your claim under section 2 is reduced, you will not have to pay any excess.

Who to contact if you need to claim

To claim, phone the United Kingdom international code followed by +44 020 8603 9958 (between 10am and 4pm Monday to Friday) and ask for a claim form or write to:
Mondial Assistance (UK) Limited,
Travel Claims Department,
102 George Street,
Croydon CR9 1AJ England.

You should fill in the form and send it to us as soon as possible with all the information and documents we ask for.

24-hour medical emergency and repatriation service

See 'Cancellation or curtailment charges - Section 1' and
'Medical emergency, repatriation and associated expenses - Section 2' for more information.

Please tell us immediately about any serious illness or accident abroad where you have to go into hospital or you may have to return home early or extend your stay because of any illness or injury. You can call day or night. You should also tell us if you are likely to run up medical fees over £250. Use the appropriate international dialling code for the United Kingdom followed by:

Phone +44 020 8603 9929 Fax +44 020 8603 0204.

Please give us your age, your policy reference number MON/1COVERBACK ST 2005 and your insurance receipt number. Say that you are insured with 1Cover Backpacker by ELVIA Travel Insurance International N.V.

You can use this service outside the United Kingdom during your journey. Below we have set out some of the ways in which our service can help.

- Repatriation - If our doctor thinks it would be better to bring you back to the United Kingdom, normally you will be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, we will use an air ambulance. We will consult the treating doctor and our doctor first. If you need to go home early, the doctor must provide a certificate confirming that you are fit to travel. Without this the airline can refuse to carry any sick or injured person.
- Confirmation of payment - We will contact hospitals or doctors abroad and guarantee to pay their fees.

We will pay any expenses you have to pay for the above facilities up to the limits shown in this policy. This service will be governed by the same conditions and exclusions that appear in the policy.

You can contact us at any time day or night. You will be answered by one of our experienced assistance co-ordinators who you should give all relevant information to. Please make sure you have details of your policy before you phone.

If you claim for a minor illness or accident, you should pay the costs and reclaim the money from us.

Commitment to service

We aim to give all our customers a first-class policy and service. However, there may be times when you feel we have not done so. If this is the case, please tell us about it so that we can do our best to solve the problem. If you make a complaint your legal rights will not be affected.

- In the first instance, please contact:
The Quality Standards Manager, Mondial Assistance (UK) Ltd, Mondial House, 102 George Street, Croydon CR9 1AJ England
Please supply us with your name, address, policy number or claim number and enclose copies of relevant correspondence as this will help us to deal with your complaint, in the shortest possible time.

- If you are not satisfied with our final response you can refer the matter to the Financial Ombudsman Service.

Financial Services Compensation Scheme

If the insurer is unable to meet all of their liabilities, compensation may be available from the Financial Services Compensation Scheme. You can ask us for more details or visit their website at www.fscs.org.uk

Summary of your cover - full details are shown on the following pages

Policy sections and page numbers	Your main policy limits up to	Excesses, which apply for each incident for each of you
Cancellation or curtailment charges Section 1 - page 3	£1,000	£75
Medical emergency, repatriation and associated expenses Section 2 - page 4	£5 million	£150
Loss of passport and delayed personal possessions Section 3 - page 5	£250 - passport £150 - delayed possessions	No excess
Personal accident Section 4 - page 5	£10,000	No excess
Missed departure Section 5 - page 5	£500	£75
Departure delay Section 6 - page 6	£100 - delay £1,000 - abandoning your journey	No excess - delay £75 - abandoning your journey
Personal liability Section 7 - page 6	£1 million	£250
Legal expenses Section 8 - page 6	£10,000	£250

Geographical areas

Area 1 - The United Kingdom.

Area 2 - Europe, including all countries to the west of the Ural Mountains, islands in the Mediterranean, Morocco, Algeria, Tunisia, Turkey, the Canary islands, Madeira and the Azores.

Area 3 - Australia and New Zealand.

Area 4 - Worldwide (excluding the United States of America, Canada and the Caribbean).

Area 5 - Worldwide (including the United States of America, Canada and the Caribbean).

Definition of words

Throughout this policy, the words and phrases listed below have the meanings given next to them when printed in bold.

You, your, yours - each person who an insurance premium has been paid for as shown on the insurance receipt.

We, our, us, - Mondial Assistance (UK) Ltd which manages the insurance on behalf of **the insurer**.

The insurer - ELVIA Travel Insurance International N.V. (Netherlands).

Resident - a person who has their main **home** in the **United Kingdom** and has not spent more than six months outside the **United Kingdom** during the year before **your** policy was issued.

Business associate - any person that **you** work closely with, whose absence from work means that the director of **your** business needs **you** to cancel or cut short **your journey**.

Relative - **your** husband, wife, parent, grandparent, parent-in-law, brother, sister, child, grandchild, brother-in-law, sister-in-law, son-in-law, daughter-in-law, fiancé or fiancée.

Personal possessions - each of **your** suitcases, trunks and similar containers (including their contents) and articles worn or carried by **you** (including **your** passport).

Valuables - jewellery, watches, items made of precious metals or precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax, phone, portable satellite and scuba diving equipment, films, tapes, cassettes, compact or computer discs and cartridges.

Personal money - cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets, all held for private and not business purposes.

Home - the place **you** usually live in the **United Kingdom**.

Accident - an unexpected event causing physical bodily injury, resulting in total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the event.

Journey - a holiday or trip that takes place during the period of insurance which begins when **you** leave **home** and ends when **you** get back **home** or to a hospital or nursing home in the **United Kingdom**, whichever is earlier. Any other holiday or trip which begins after **you** get back is not covered.

Departure point - the airport, international train station or port where **your** journey from the **United Kingdom** to **your** destination begins and where the final part of **your** journey back to the **United Kingdom** begins.

Dangerous activity -

- any professional sporting activity;
- any sporting activity except: archery, badminton, banana boating, baseball, basket-ball, bowls, cricket, curling, cycling, deep-sea fishing, fell walking, fishing, glacier walking, golf, gymnastics, heptathlon, hiking, kite surfing, marathon running, netball, orienteering, pony trekking, racket ball, rambling, ringos, rounders, running, scuba diving to a depth of 30 metres (if **you** hold a certificate for this or **you** are diving with a qualified instructor), snorkelling, softball, squash, surfing, swimming, table tennis, tennis, ten pin bowling, trekking, tug of war, volley ball, wakeboarding, walking, water polo, water skiing, windsurfing and zorbing; or
- any kind of racing except racing on foot.

You may be able to cover yourself for an activity that is not listed by contacting 1cover Limited on **0845 111 0687**. An extra premium may need to be paid.

United Kingdom - England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Redundancy - loss of permanent paid employment (other than when **you** are self-employed) after a continuous working period of two years with the same employer, when **you** are over 18 and under 65.

Cancellation or curtailment charges - Section 1

If you think you may have to cut your journey short (curtail), we must be told immediately - see under the heading '24-hour medical emergency and repatriation service' for more information.

What you are covered for

We will pay up to **£1,000** in total for **your** part of unused personal accommodation, transport charges and extra travel expenses which have been paid or where there is a contract to pay before **your journey** begins that cannot be recovered from anywhere else:

We will provide this cover in the following necessary circumstances.

- 1 If **you** cancel **your journey** before it begins because one of the following happens after the date **your** policy or travel tickets for **your journey** were booked.
 - a The death, serious injury or serious illness of **you, your relative**, someone **you** are travelling with, a **business associate** who lives in the **United Kingdom** or a friend **you** were going to stay with.
 - b **You** or someone **you** are travelling with is called for jury service in the **United Kingdom** or as a witness in a court in the **United Kingdom**.
 - c **You** or someone **you** are travelling with is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their home or usual place of business in the **United Kingdom**.
 - d **Your redundancy**.

- 2 **You** cut **your journey** short (curtail) after it has begun because of one of the following.

a **1a, 1b** or **1c** above.

b **You** are injured or ill and are in hospital for the rest of **your** journey.

We will calculate curtailment claims from the day it is necessary for **you** to return to the **United Kingdom** or **you** are hospitalised as an in-patient, for the rest of **your** journey. We will pay personal accommodation and extra travel expenses based on each 24-hour period **you** have lost. If we pay extra transport costs in the event of **your** repatriation, **your** unused travel tickets will then belong to **us**.

What you are not covered for

Under 1 & 2 of this section

An excess of **£75** for each incident claimed for under this section.

Anything mentioned under the medical warranty (on page 1).

Travel tickets paid for using any airline mileage reward scheme.

Anything caused by:

- **you** not having the correct passport or visa;
- any restriction caused by the law of any country or people enforcing these laws;
- bankruptcy or liquidation of the company providing **your** transport or accommodation, their agents or any person acting for **you**;
- anything the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for;
- **your** vehicle being stolen or breaking down;
- **you** not wanting to travel or not enjoying **your journey**;
- riot, civil commotion, strike or lock-out;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **you** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
- **you** being under the influence of drugs (except those prescribed by a registered doctor but not for the treatment of drug addiction);
- the direct or indirect effect of **you** using alcohol or solvents;
- the death of any pet or animal.

Under 1 of this section

Any extra cancellation charges, because **you** did not tell the company providing **your** transport or accommodation, their agents or any person acting for **you**, as soon as **you** knew **you** had to cancel.

Cancellation because of pregnancy or childbirth, where the due date is less than eight weeks after **your journey** ends (unless this was confirmed after the date **your** policy or travel tickets for **your journey** were booked and is medically necessary).

Financial circumstances or unemployment, except caused by **redundancy** which **you** find out about after the date **your** policy or travel tickets for **your journey** were booked.

Under 2 of this section

Cutting short **your journey** unless **we** have agreed.

Cutting short **your journey** because of pregnancy or childbirth, where the due date is less than eight weeks after **your journey** ends.

Any costs when **you** do not get a medical certificate (from the doctor who treated **you** in the place where **you** were staying) which says it was necessary for **you** to come **home** because of death, injury or illness. **Our** doctor must have agreed with the reason and that **you** were fit to travel.

The cost of **your** original pre-booked tickets if **you** have not used them and **we** have paid extra transport costs.

You travelling on a motorcycle over 125cc, unless the rider holds a valid licence which lets them ride a motorcycle of more than 125cc.

Anything caused by **you** taking part in manual work, unless **we** agree in writing.

Anything caused by **you** taking part in a **dangerous activity** (unless an extra premium has been paid for this cover).

Please read the conditions and general exclusions which also apply.

Medical emergency, repatriation and associated expenses - Section 2

If you are taken into hospital or you think you may have to come home early or extend your journey because of illness or accident, or you are likely to run up medical fees over £250, we must be told immediately - see under the heading '24-hour medical emergency and repatriation service' for more information.

What you are covered for

We will pay **you** or **your** legal representatives for the following necessary emergency expenses which **you** run up within six months of the incident which happens during **your journey**.

1 Outside the United Kingdom.

- a Up to **£5 million** for reasonable fees or charges **you** run up for:
 - i medical, surgical, hospital, repatriation, nursing home or nursing services;
 - ii reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** or to **you** from the **United Kingdom** on medical advice;
 - iii transporting **your** body or ashes to **your home** or **we** will pay up to **£1,500** for **your** funeral expenses, in the place where **you** die outside the **United Kingdom**.

- b Up to **£350** for emergency dental treatment to relieve sudden pain.

2 Within the United Kingdom.

Up to **£50,000** for:

- a reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** or to **you** from within the **United Kingdom** on medical advice; and
- b the reasonable cost of transporting **your** ashes or body **home**.

What you are not covered for

Under 1 & 2 of this section

An excess of **£150** for each incident claimed for under this section, unless **your** claim is reduced because **you** used an E111 form within one of the European Union countries listed on the back of the form or any other reciprocal health arrangement.

The cost of replacing any medication **you** were using when **you** began **your journey**.

Anything mentioned under the medical warranty (on page 1).

Extra transport and accommodation costs which are of a higher standard to those already used on **your journey**, unless **we** agree.

Anything caused by:

- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
- **you** being under the influence of drugs (except those prescribed by a registered doctor but not for the treatment of drug addiction);
- the direct or indirect effect of **you** using alcohol or solvents;
- **you** travelling on a motorcycle over 125cc, unless the rider holds a valid licence which lets them ride a motorcycle of more than 125cc;
- anything caused by **you** taking part in manual work, unless **we** agree in writing;
- **you** taking part in any **dangerous activity** (unless an extra premium has been paid for this cover);
- pregnancy or childbirth, where the due date is less than eight weeks after **your journey** ends.

Under 1a i of this section

Services or treatments **you** receive within the **United Kingdom**.

Services or treatments **you** receive which the doctor in attendance and **we** think can wait until **you** get back to the **United Kingdom**.

Medical costs over **£250**, in-patient treatment or repatriation which **we** have not authorised.

The extra costs of having a single or private room in a hospital or nursing home. The cost of all treatment which is not directly related to the illness or injury that caused the claim.

Under 1a iii of this section

Your burial or cremation within the **United Kingdom**.

Under 1b of this section

Replacing or repairing false teeth or artificial teeth (such as crowns).

Dental work involving the use of precious metals.

Please read the conditions and general exclusions which also apply.

Loss of passport and delayed personal possessions - Section 3

What you are covered for

- 1 Up to **£250** towards the costs of replacing **your** passport during **your journey** if it is lost, stolen or destroyed on **your journey**.
- 2 Up to **£150** in total for essential replacement items, if **your personal possessions** are temporarily lost or stolen on **your** outward journey for more than 12 hours from when **you** arrived at **your** first overseas destination. **You** must send **us** the receipts for anything that **you** buy.

What you are not covered for

Under 1 of this section

Compensation unless **you** get a letter from the consulate **you** reported the loss to.

Under 2 of this section

Loss or theft of, or damage to the following.

- Contact or corneal lenses.
- **Personal money or valuables.**

Please read the conditions and general exclusions which also apply.

Personal accident - Section 4

What you are covered for

We will pay **you** or **your** legal representative one of the following amounts for an **accident** during **your journey** which must be caused by something external and visible.

- 1 **£5,000** for death. (**We** will not pay more than **£2,500** if **you** are 17 or under at the time of the **accident**.)
- 2 **£10,000** for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.
- 3 **£10,000** for a permanent physical disability as a result of which there is no work which **you** are able to do.

What you are not covered for

Anything caused by:

- any **accident** that **you** suffer before **your journey** begins;
- **your** sickness, disease, physical or mental condition that is gradually getting worse;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
- **you** being under the influence of drugs (except those prescribed by a registered doctor but not for the treatment of drug addiction);
- the direct or indirect effect of **you** using alcohol or solvents;
- **you** travelling on a motorcycle over 125cc, unless the rider holds a valid licence which lets them ride a motorcycle of more than 125cc;
- **you** taking part in manual work, unless **we** agree in writing;
- **you** taking part in any **dangerous activity** (unless an extra premium has been paid for this cover).

We will not pay more than one of the benefits resulting from the same injury.

Please read the conditions and general exclusions which also apply.

Missed departure - Section 5

What you are covered for

We will pay **you** up to **£500** compensation for the cost of extra accommodation and transport which **you** have to pay to get to **your journey** destination or back **home** because **you** do not get to the **departure point** by the time shown in **your** travel itinerary (plans) because:

- public transport does not run to its timetable; or
- the vehicle **you** are travelling in has an accident or breaks down.

What you are not covered for

An excess of **£75** for each incident claimed for under this section.

Compensation, unless **you** get a letter from the public transport provider (if this applies) confirming that the service did not run on time.

Compensation, unless **you** get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle **you** were travelling in.

Compensation unless **you** have allowed time in **your** travel plans for delays which are expected.

Any delay caused by a riot, civil commotion, strike or industrial action where:

- it began or was announced before **your** policy or travel tickets for **your journey** were booked.
- **you** could have reasonably made other travel arrangements.

Please read the conditions and general exclusions which also apply.

Departure delay - Section 6

What you are covered for

Compensation if the flight, international train or sailing **you** are booked on is delayed at its **departure point** by more than 12 hours from the time shown in **your** travel itinerary (plans) because of:

- a serious fire, storm or flood damage to the **departure point**;
- industrial action;
- bad weather;
- mechanical breakdown of the international train or sea vessel; or
- the grounding of the aircraft due to a mechanical or a structural defect of that aircraft.

We will pay:

- 1 **£20** after the first full 12 hours of delay and **£10** after each extra delay of 12 hours up to **£100** in total; or
- 2 up to **£1,000** in total for **your** part of the costs of the **journey** which have been paid or where there is a contract to pay before the start of the **journey** that cannot be recovered from anywhere else, if, after **you** have been delayed for more than 24 hours, **you** decide to abandon the **journey** before **you** leave the **United Kingdom**.

What you are not covered for

Under 2 of this section

An excess of **£75** for each incident claimed for under this section. Travel tickets paid for using any airline mileage reward scheme.

Under 1 & 2 of this section

Anything which is caused by **you** not checking in at the **departure point** when **you** should have done.

Missed connections.

Any **journey** within the **United Kingdom** not involving a sea crossing.

Compensation unless **you** get a letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were booked.

Please read the conditions and general exclusions which also apply.

Personal liability - Section 7

If you are hiring a motorised or mechanical vehicle, while on your journey you must make sure that you get the necessary insurance from the hire company. We do not cover this under our policy.

What you are covered for

We will pay up to **£1 million** plus any other costs we agree to in writing that relate to anything **you** cause during **your journey** for which **you** are legally liable and results in one of the following.

- 1 Bodily injury of any person.
- 2 Loss of or damage to property which **you** do not own and **you** or a **relative** have not hired, loaned or borrowed.
- 3 Loss of or damage to the accommodation **you** are using on **your journey** that does not belong to **you** or a **relative**.

What you are not covered for

An excess of **£250** for each incident claimed for under this section.

Any liability for bodily injury or loss of or damage to property that comes under any of the following categories.

- Something which is suffered by anyone employed by **you** or a **relative** and is caused by the work they are employed to do.

- Something which is caused by something **you** deliberately did or did not do.
- Something which is caused by **your** or a **relative's** employment.
- Something which is caused by **you** using any firearm or weapon.
- Something which is caused by any animal **you** own, look after or control, except horses, domestic dogs and cats.
- Something which **you** agree to take responsibility for which **you** would not otherwise have been responsible for.

Any liability for bodily injury suffered by **you** or a **relative**.

Compensation or other costs caused by accidents arising from **your** ownership or possession of any of the following.

- The use of any land or building except for the accommodation **you** are using on **your journey**.
- Motorised or mechanical vehicles and any trailers attached to them .
- Aircraft, motorised water craft or sailing vessels, except boats designed for and being used as accommodation on **your journey**.

Please read the conditions and general exclusions which also apply.

Legal expenses - Section 8

What you are covered for

If **you** die, are ill, or injured during **your journey** and **you** or **your** legal representatives take legal action to get compensation, **we** will do the following to get compensation for this death, injury or illness:

Offer the following loans.

- 1 Up to **£10,000** for **you** (but not more than **£20,000** in total for all of **you**) for legal costs and expenses, directly related to the legal action.
- 2 Up to **£1,000** for **you**, for travel and accommodation costs that **you** have to pay to go to a foreign court in connection with any legal action under 1 above.

What you are not covered for

An excess of **£250** for each incident claimed for under this section.

Costs or expenses that **we** have not agreed to.

Any claim not reported to **us** within 90 days after the event giving rise to the claim.

Any claim against a travel agent, tour operator or carrier, **us**, **the insurer**, or **our** agent.

Any claim where **we** think a reasonable settlement is unlikely or where the cost of the action could be more than the settlement.

Actions between members of the same household or a **relative**, or actions to enforce a judgement or legally binding decision.

Costs for bringing legal action in more than one country for the same event.

Please read the conditions and general exclusions which also apply.

Extending the period of cover

If **you** or anyone travelling with **you** cannot finish the **journey** as planned because of death, injury or illness or there is a delay to the public transport system that cannot be avoided, **we** will extend that period of cover free of charge until **you** can reasonably finish that **journey**.

General exclusions

- 1 **We** will not cover **you** for any loss, injury, damage, illness, death or legal liability arising directly or indirectly from, or consisting of, the following.
 - a A relevant fact that **you** knew about before **you** travelled, unless **we** agreed to it in writing.
 - b War, riot, revolution, act of terrorism or any similar event.
 - c **You** not following any suggestions or recommendations made by any government or other official authority during the period of insurance.
 - d **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
 - e Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
 - f Any currency exchange rate changes.
- g The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under sections 2 and 4).
- 2 Any loss caused as a direct or indirect result of anything **you** are claiming for, unless it says differently in the policy.
- 3 Any part of a **journey** which is booked to last longer than 365 days.

Conditions

We will act in good faith in all **our** dealings with **you**.

- **We will only pay your claim if you meet the following conditions.**

- 1 **You** are a **resident** of the **United Kingdom**.
 - 2 **You** take reasonable care to protect yourself and **your** property against accident, injury, loss and damage.
 - 3 **You** have a valid insurance receipt.
 - 4 **You** get a medical certificate from the doctor who treated **you** when a claim is made for medical reasons. If **you** die, **we** need to see the death certificate, and any other necessary documents.
 - 5 **You** write to **us** as soon as possible with full details of anything which may result in a claim.
 - 6 **You** send **us** every writ, summons or other communication to do with a claim as soon as **you** get it.
 - 7 **You** give **us** all the information, documents, evidence, vouchers, receipts and bills **we** need (including details of **your** household insurance). **You** must do this at **your** own expense.
 - 8 **You** do not admit liability or offer to pay any claim unless **you** have **our** written permission.
 - 9 **You** accept that no alterations to the terms and conditions of the policy apply, unless **we** or **our** issuing agent confirm them in writing.
 - 10 **You** are not aged 65 or over at the date of issue of **your** policy.
 - 11 **You** accept that **we** will not extend the period of cover for a **journey** if the original policy plus any extensions have either ended, been in force for more than 365 days or **you** know **you** will be making a claim.
- **The following conditions apply to claims under section 3**
- 1 **You** must keep all **your** tickets and luggage tags.
 - 2 If **your personal possessions** are delayed, **you** must tell the carriers and get a property irregularity report form from them.
 - 3 **You** must keep to the carrier's conditions of carriage.
- **The following conditions apply to claims under section 8**
- 1 **You** or **your** legal representative must repay **us** any amounts **we** have paid from the compensation received.
 - 2 **We** have complete control over the legal proceedings, although **you** do not have to accept the lawyer **we** choose. If **you** and **we** cannot agree on a suitable lawyer, **we** will ask the Law Society or Bar Council (or similar organisation abroad) to choose another lawyer. In the meantime, **we** may appoint a lawyer to protect **your** interests.
- **We have the right to do the following**
- 1 Cancel the policy and make no payment if **you** make a fraudulent claim.
 - 2 Only cover **you** for the whole of **your journey** and not issue a policy if **you** have started **your journey**.
 - 3 Take over and deal with, in **your** name, any claim **you** make under this policy.
 - 4 Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms (including Department of Social Security forms), which will help **us** to recover any payment **we** have made under this policy.
 - 5 Get information from **your** medical records (with **your** permission) to help **us** or **our** representatives deal with any claim. **We** will not give personal information about **you** to any other person or organisation without **your** specific agreement.
 - 6 Send **you home** at any time during **your journey** if **you** are taken ill or injured. **We** will only do this if the doctor treating **you** and **our** doctor agree. If there is a dispute, **we** will ask for an independent medical opinion.
 - 7 Not accept liability if **you** refuse to be repatriated.
 - 8 Only refund or transfer **your** premium, if **you** find decide that the policy does not meet **your** needs and **you** have contacted **us** within 14 days from the date **you** receive **your** policy confirmation email. **We** are entitled to recover all costs that **you** have used if **you** have travelled, made a claim or intend to make a claim.
 - 9 Not to pay any claim on this policy (except under section 4) for any amounts **you** can get back from someone or somewhere else or anything which is covered by another insurance policy.
 - 10 Pay any claim on this policy under the law of the country **you** usually live in the **United Kingdom**, otherwise English law will apply.
 - 11 Cancel this policy without refunding **your** premium if **your journey** is cancelled or cut short.

¹cover Limited and Mondial Assistance (UK) Limited are authorised and regulated by the Financial Services Authority.

ELVIA Travel Insurance International N.V. (Netherlands) are authorised by the Dutch Insurance Chamber in Holland and are regulated by the Financial Service Authority for the conduct of UK business.

¹cover Limited travel insurance is underwritten by ELVIA Travel Insurance International N.V. (Netherlands) and